

STATUS OF CLAIMS

Claims 1 and 3-19 and 21 are pending.

Claims 1 and 3-19 and 21 stand rejected.

Claim 21 have been amended herein.

REMARKS

Applicants had amended Claim 21 in Amendment dated August 7, 2006 to recite "fidelity or surety bond" instead of "insurance instrument." Consistent with that amendment, Applicants have amended Claim 21 to recite "fidelity or surety bond" replacing the term "insurance instrument" to improve the readability of Claim 21 and make it more clear.

Applicants have also amended Claim 21 to correct an inadvertent typographical error in form of term "said" which modified "at least one computing processor."

Should there be any questions or outstanding matters, the Examiner is cordially invited and requested to contact Applicant's undersigned attorney at his number listed below.

Respectfully submitted,

By: _____



Edward J. Howard
Registration No. 42,670
Plevy, Howard & Darcy, PC
Post Office Box 226
Fort Washington, PA 19034
Tel: (215) 542-5824
Fax: (215) 542-5825

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